

Form 195 – ntchrgdselstat

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-16283-JKS
Chapter: 11
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jean-Paul Romes
5125 Glenbrook Rd
Stroudsburg, PA 18360

Lisa A. Romes
5125 Glenbrook Rd
Stroudsburg, PA 18360

Social Security No.:

xxx-xx-0880

xxx-xx-7199

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Jean-Paul and Lisa A. Romes
on January 13, 2025, pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable John K. Sherwood
on :

Date: February 25, 2025

Time: 10:00 AM

Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark,
NJ 07102

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and
Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A
copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular
business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court
and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the
date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

MARC C. CAPONE
GILLMAN CAPONE, LLC
60 Highway 71, Unit 2
Spring Lake Heights, NJ 07762
(732) 528-1166

Dated: January 15, 2025

JAN: zlh

Jeanne Naughton
Clerk

In re:
Jean-Paul Romes
Lisa A. Romes
Debtors

Case No. 24-16283-JKS
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 15, 2025

User: admin
Form ID: 195

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Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jean-Paul Romes, Lisa A. Romes, 5125 Glenbrook Rd, Stroudsburg, PA 18360-6793
aty	+ Marc C. Capone, Gillman, Bruton, and Capone, LLC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762-1878
cr	+ Bridgewater Regency, LLC, c/o Stark & Stark, PC, 100 American Metro Blvd., Hamilton, NJ 08619, UNITED STATES 08619-2319
cr	+ M&T Bank, c/o McCarter & English, LLP, Attn: Geoffrey E. Lynott, Esq., Four Gateway Center, 100 Mulberry Street Newark, NJ 07102-4056
520307579	+ AW Billing Services, 4431 N. Dixie Highway, Boca Raton, FL 33431-5028
520307576	+ Altronics Security Systems, 824 8th Avenue, Bethlehem, PA 18018-3598
520307582	+ Blue Ridge Communications, PO Box 316, Palmerton, PA 18071-0316
520307583	+ CAN Capital, 414 W 14th Street 10014-1030
520307585	CESEC-Covid EIDL Service Center, 14925 Kingston Rd, Fort Worth, TX 76155
520307584	+ Carson 1994 Corp/JanPro of Northern NJ, 142 Fairfield Rd, Fairfield, NJ 07004-2407
520307586	+ Chase Bank - Ink Card, PO Box 6294, Carol Stream, IL 60197-6294
520307592	+ Empire Mortgage of CNY Inc., 112 South Burdick Steet, Fayetteville, NY 13066-1937
520307594	+ Experity, Inc., Attn.: General Counsel, 8777 Velocity Drive, Machesney Park, IL 61115-8002
520307598	+ Henry Shein Medical Supplier, Dept. CH 10560, Palatine, IL 60055-0001
520307599	+ Itria Ventures LLC, One Penn Plaza 3101, New York, NY 10119-3101
520379039	+ Itria Ventures LLC as servicer for Cross River Ban, c/o Seidman & Pincus LLC, 777 Terrace Avenue, Suite 508, Hasbrouck Heights, New Jersey 07604-3114
520307600	+ J. P. Mascaro & Sons, 2650 Audubon Rd, Norristown, PA 19403-2400
520377462	+ Jeffrey Traurig, Traurig Law LLC, One University Plaza, Suite 124, Hackensack, NJ 07601-6242
520307603	M&T Bank, One M&T Plaza, Buffalo, NY 14203
520307609	+ MRDS Marketing/JanPro of Central NJ, 1090 King Georges Post Road Suite 507, Edison, NJ 08837-3720
520307604	Marsden Medical Physics Assoc, 220 Myrtle Ave, Bound Brook, NJ 08805
520307605	+ Marshalls Creek Group LLC, 301 Mill Road Suite L6, Hewlett, NY 11557-1232
520307608	+ Mirion Technologies Inc.Dosimetry Services, PO Box 101301, Pasadena, CA 91189-0006
520307613	NJNG, 1415 Wyckoff Road, Belmar, NJ 07719
520307611	+ New Jersey Natural Gas, PO Box 11743, Newark, NJ 07101-4743
520307612	#+ Newman Williams P.C., PO Box 511, Stroudsburg, PA 18360-0511
520307621	+ PPL Electric, PO Box 419054, Saint Louis, MO 63141-9054
520307615	+ Pen Tele Data, PO Box 401, Palmerton, PA 18071-0401
520307619	+ Pocono Retail Associates, LLC, c/o Riverview Management, 3200 West Market Street Suite 44333-3325
520307624	+ RLB Accountants, 814 Main Street Suite 100, Stroudsburg, PA 18360-1602
520307627	+ Solomon Container Service, 495 Stanton Street, Wilkes Barre, PA 18702-6174
520307630	U.S. Small Business Administration, 2 North Street Suite 320, Birmingham, AL 35202
520307631	+ UGI Utilities, PO Box 1553, Wilmington, DE 19886-0001
520307634	+ Waterview Marketplace Owner LLC, c/o RD Management LLC, 810 Seventh Ave. 10th Floor, New York, NY 10019-5887
520307635	+ Waterview Marketplace Owner, LLC, c/o Bisgaier Hoff, 25 Chestnut Street Suite 3, Haddonfield, NJ 08033-1857
520307636	+ WebBank, 215 S. State Street Suite 100, Salt Lake City, UT 84111-2330

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

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Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 15 2025 20:47:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2025 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2025 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520307575	+ Email/Text: frank.abrignani@agaltd.com	Jan 15 2025 20:47:00	A.G. Adjustments, Ltd., 740 Walt Whitman Rd., Melville, NY 11747-2212
520307577	+ Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 21:00:52	American Express Business Platinum Card, PO Box 6031, Carol Stream, IL 60197-6031
520354645	Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 21:00:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520307578	Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 20:50:12	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520307580	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 15 2025 20:48:00	Bank of America, Attn: Bankruptcy, P.O.Box 17237, Wilmington, DE 19886-0001
520319987	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 15 2025 20:46:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
520373324	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 15 2025 20:46:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520307581	+ Email/Text: bankruptcy@bhg-inc.com	Jan 15 2025 20:46:00	Bankers Healthcare Group, LLC, 318 S. Clinton Suite 400, Syracuse, NY 13202-1127
520307590	Email/Text: skeller@crossriver.com	Jan 15 2025 20:47:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666
520307588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 15 2025 21:00:57	Citi AAdvantage Business Card, PO Box 71820, Philadelphia, PA 19176-1820
520307589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 15 2025 21:00:51	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
520321216	Email/Text: mrdiscen@discover.com	Jan 15 2025 20:47:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520307591	+ Email/Text: mrdiscen@discover.com	Jan 15 2025 20:47:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520307593	+ Email/Text: legal@ercspecialists.com	Jan 15 2025 20:48:00	ERC Specialists, 560 E Timpanogos Circle, Orem, UT 84097-6225
520307596	+ Email/Text: servicingmailhub@flagstar.com	Jan 15 2025 20:48:00	Flagstar Bank, Attn: Bankruptcy 5151 Corporate Drive, Troy, MI 48098-2639
520344320	+ Email/Text: servicingmailhub@flagstar.com	Jan 15 2025 20:48:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520307601	Email/Text: BankruptcyEast@firstenergycorp.com	Jan 15 2025 20:47:00	Jersey Central Power & Light, PO Box 3687, Akron, OH 44309
520307587	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 15 2025 21:00:52	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
520353145	+ Email/Text: RASEBN@raslg.com	Jan 15 2025 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520326171	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jan 15 2025 20:47:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
520307602	^ MEBN	Jan 15 2025 20:41:25	Kubota Credit Corp, USA, Attn: Bankruptcy, PO

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			Box 2048, Grapevine, TX 76099
520371628	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Jan 15 2025 20:47:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520326208	+ Email/Text: camanagement@mtb.com	Jan 15 2025 20:48:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
520307607	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jan 15 2025 20:47:00	Met Ed, PO Box 3687, Akron, OH 44309-3687
520307610	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 15 2025 20:48:00	Nelnet, Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505
520307614	+ Email/Text: bcwrtoff@cablevision.com	Jan 15 2025 20:48:00	Optimum, 1111 Stewart Ave, Bethpage, NY 11714-3533
520307616	Email/Text: Bankruptcy.Notices@pnc.com	Jan 15 2025 20:47:00	PNC Bank, PO Box Box 71335, Philadelphia, PA 19176
520366765	Email/Text: Bankruptcy.Notices@pnc.com	Jan 15 2025 20:47:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
520307617	Email/Text: Bankruptcy.Notices@pnc.com	Jan 15 2025 20:47:00	PNC Bank National Association, One Financial Parkway Mailstop Z1-YB42-0, Kalamazoo, MI 49009
520307618	Email/Text: Bankruptcy.Notices@pnc.com	Jan 15 2025 20:47:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
520307621	^ MEBN	Jan 15 2025 20:41:01	PPL Electric, PO Box 419054, Saint Louis, MO 63141-9054
520307622	^ MEBN	Jan 15 2025 20:40:38	PSE&G, Po Box 14444, New Brunswick, NJ 08906-4444
520307626	^ MEBN	Jan 15 2025 20:40:33	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, PO Box 19409, Charlotte, NC 28219-9409
520307628	Email/Text: Bankruptcy@stearnsbank.com	Jan 15 2025 20:46:00	Stearns Bank N.A., 4191 2nd Street South, Saint Cloud, MN 56301
520373839	Email/Text: Bankruptcy@stearnsbank.com	Jan 15 2025 20:46:00	Stearns Bank National Association, c/o Bankruptcy Dept., 500 13th Street, Albany, MN 56307
520307629	Email/Text: _Credit&Collections@suburbanpropane.com	Jan 15 2025 20:47:00	Suburban Propane, PO Box J, Whippany, NJ 07981
520377020	+ Email/Text: bankruptcy@roundpointmortgage.com	Jan 15 2025 20:47:00	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
520331380	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 15 2025 20:48:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
520307632	+ Email/Text: bankruptcynotices@sba.gov	Jan 15 2025 20:48:00	US Small Business Administration, Attn: District Counsel, Two Gateway Center 1002, Newark, NJ 07102-5006
520307633	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 15 2025 20:46:00	Verizon FIOS, PO Box 15124, Albany, NY 12212-5124

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520307595		First Insurance Finance
520307597		Hamilton Twp Tax Collector, PO Box 308, 18364
520307606		MedFirst Urgent Care

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520307620	Pocono Urgent Care
520307623	Regency Centers
520307625	Romes Urgent Care Services, LLC
520354646 *	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520369266 *	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 6 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Flagstar Bank NA dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Fran B. Steele	on behalf of U.S. Trustee U.S. Trustee Fran.B.Steele@usdoj.gov
Geoffrey Edward Lynott	on behalf of Creditor M&T Bank glycott@mccarter.com lrestivo@mccarter.com
Joseph Ryan McCarthy	on behalf of Creditor Bridgewater Regency LLC jmccarthy@stark-stark.com
Marc C Capone	on behalf of Joint Debtor Lisa A. Romes ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubilee bk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Jean-Paul Romes ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubilee bk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Thomas S. Onder	on behalf of Creditor Bridgewater Regency LLC tonder@stark-stark.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8